The Moderating Role of Cyber Laws Implications on the Relationships Between Perceived Usefulness, Perceived Ease of Use, and Online Shopping Intentions in Bangladesh

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Abstract: The current study aims to explore the antecedents and its' impacts on online shopping intentions among 20 years or older customers in Bangladesh. Additionally, the current study investigates the moderating effects of cyber laws implications on the casual relationships between perceived usefulness, perceived ease of use, and online shopping intentions. Based on review of literature and collection of 387 usable data the study was conducted. The subsequent data was analyzed through partial least squares structural equation modeling (PLS-SEM) using Smart PLS 3.3.3. The study results reveal that perceived usefulness, perceived ease of use, and cyber laws implications significantly influence online shopping intentions among customers. Moreover, cyber laws implications significantly moderate the strength of relationships between perceived usefulness, perceived ease of use, and online shopping intentions among customers. The study uniquely explores the moderating effects of cyber laws implications on customers' online shopping intentions, integrating the casual effects of perceived usefulness, perceived ease of use, and cyber laws implications on customers' online shopping intentions in Bangladesh.

Keywords- Perceived usefulness, perceived ease of use, cyber laws implications, online shopping intentions in Bangladesh.

Introduction

Globally, online shopping has become very popular and common due to global reach of internet among the people of the world (Rahman et al., 2018). As a result people start reaping the facilities of internet usages and applications of internet in their daily activities. For instance, today's' people are engaged in their shopping via internet (Kokolakis, 2017). Moreover, due to globalization and industrialization, today's people are accustomed to purchasing products over the country borders (Nacar and Ozdemir, 2022). As the consequence, the online shopping has become very common and interesting idea for customers. However, online shopping has become threatened by cyber crime since the inception of online shopping (Reep-van den Bergh and Junger, 2018). Thus, the implications of cyber laws for preventing cyber crimes have been crying need for the 21st centaury's customers. Cyber laws is the consequence of cyber crimes that are considered as an illegal, unethical, and unauthorized behaviors of people related to automatic data transmissions, use of networks and computer systems (Nganga, 2009). Cyber crime consists of harassment through emails, cyber stalking, hacking, computer vandalism, defamation, internet intrusion, indecent exposure, , transmitting virus, , unauthorized control over computer systems, procession of unauthorized information, and trafficking (Jain and Chaudhary, 2019). Recently, the most vulnerable sector of Cyber crime is in the E-commerce platforms because customers are widely involved in online transactions and online shopping (Apau and Koranteng, 2019). Consequently, the strong Cyber laws and its implications are imperative due to the dramatically development of electronic media and internet communications, especially for online shopping transactions.

Online shopping is exoteric and beloved because all types of products can be purchased through the internet without going to the market, and all the work is done online (Hsu et al., 2013). It also refers to business-to-consumer (B2C) e-commerce, where online retailers and consumers can make online transactions by commercial websites (Overby and Lee, 2006), which is purchasing goods and services from any trader through the internet. In other words, online shopping can be defined as buying something from an online store or a website by using online transactions that refer to consumers' shopping behavior (Pappas et al., 2014). Similarly, Customers conduct their buying activities through the internet, known as internet shopping or online shopping, sometimes known as e-shopping (Overby and Lee, 2006). Online shopping provides umpteen amount of advantage to the consumer (Pappas et al., 2014), such as lessen the shopping time, save energy, congruence, show competitive pricing, extensive selection, consumers are free from the hassle of commuting having access to necessary information (Chiu et al., 2009). It has arrived at a state where nothing is impossible to get online. Thus, consumers' preference for online shopping has increased in recent decades. However, online shopping intentions among customers are deterred by several reasons. One of the most important reasons is the threat of cyber crimes and internet vandalism. As such, sometimes consumers show reluctance to shop online due to the risk of cyber crimes and sellers' dishonesty compared to direct face interaction. For these reasons, the Study will examine that how different factors and cyber laws implications affect online shopping intentions among customers, extending technology acceptance model (TAM) in Bangladesh.

In previous literatures, Ha and Stoel (2009) have examined customers' intentions using technology model(TAM). Ha (2020) explore the impacts of perceived risks on customers' online shopping intentions, integrating TAM and theory of planned behavior (TPB), (Rehman et al., 2019) investigate online shopping intentions and shopping behaviors using TPB, Aghekyan-Simonian et al. (2012) point out that product brand image and store image influence online shopping intentions among customers towards apparels. Moreover, Monsuwé et al. (2004) identified some other determinants affecting their intentions toward online shopping, such as consumer behavior, product features, situational factors, the prior online purchasing experience, and faith in online purchasing. TAM (Technology Acceptance Model) is promising to TPB (Theory of planned behavior) (Chau and Hu, 2002) and TRA (Theory of reasoned action) models because it can prophesy the buyer's behavioral intentions. However, TAM can be considered a powerful model to help understand consumer intentions to shop online (Lin, 2007).

Besides, comparison-shopping, access to necessary information, and minimize shopping time are the essential items characterized by perceived usefulness (Lin, 2007). Perceived usefulness is defined as the degree of customers' perceptions towards particular products/services that amplify their performance (Davis, 1989). Wu and Chen (2017) define perceived usefulness as mechanisms to which human beings believe that task performance can be improved by using a particular system. Customers' online shopping usefulness can be characterized by providing efficient saving time, improving shopping performance, and effectiveness in shopping.

Further, "Ease of use" refers to individuals' beliefs about a system that can make easy of performing performance using a particular system or technology (Kucukusta et al., 2015). Perceived ease of use represents the specific electronic platform is how much easy to understand, analyze, or function, which leads the buyers to accept that internet shopping (Lin, 2007). Innovation characteristics such as consumer perceptions of ease of use help evaluate

consumer attitudes towards online shopping (Letchumanan and Muniandy, 2013). Perceived ease of use is the most powerful predictors of Technology Acceptance Model (TAM) (Davis, 1989). Technology Acceptance Model (TAM) shows that ease of use affect consumers' intentions toward online shopping whey they fell that using particular system they feel free for performing the specific task. Moreover, Ozturk et al. (2016) pointed that perceived ease of use significantly impacted customers' intentions towards online shopping.

Furthermore, the applications of cyber laws in Bangladesh has had made a new scope for the expanding of the current businesses and development of new businesses (Sinha, 2010). Cyber laws significantly prohibits the cyber crimes- cyber-stalking, defamation, hacking, unauthorized control over computer systems, procession of unauthorized information, distribution of pirated software, pornography, and trafficking (Kaur et al., 2015). Consequently, cyber laws contribute to the development of ecommerce business, especially online transactions. Thus, it can be assumed that impactions of cyber laws significantly influence the customers' online shopping intentions in Bangladesh.

The current study mainly investigates the casual relationships between perceived usefulness, perceived ease of use, cyber laws implications, and online shopping intentions among customers in Bangladesh. The current study also fulfills the following specific objectives:

- To identify that how perceived usefulness, perceived ease of use, and cyber laws implications affect customers' intention towards online shopping among customers in Bangladesh.
- To analyze the moderating effect of cyber laws implications on the strength of association between perceived usefulness, perceived ease of use, and online shopping intentions among online customers in Bangladesh.

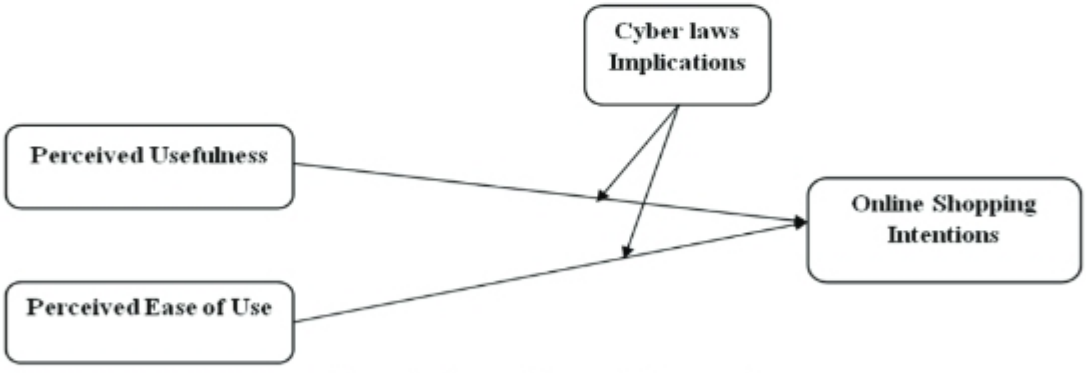

Figure 1. Proposed research framework
Source: Author

Hypothesis statements

H1: Perceived usefulness significantly influences online shopping intentions.
H2: Perceived ease of use significantly influences online shopping intentions.
H3: Cyber laws implications significantly influence online shopping intentions.
H3a: Cyber laws implications significantly moderate the strength of relationship between perceived usefulness and online shopping intentions.
H3b: Cyber laws implications significantly moderate the strength of relationship between perceived ease of use and online shopping intentions.

Materials and Methods

Sampling procedure and data collection

The study adopted convenience sampling technique and purposively distributed structured questionnaires among respondents whose age was between 20 and 60 or above years old in Bangladesh. With a view to collecting data, 10 expert interviewers were appointed. The interviewers personally distributed the questionnaires during November and December of 2022, and asked for filling it up. To complete the each questionnaire, respondents are given 2 to 3 days to avoid interruption of their everyday activities. Prior to collection of data, respondents were informed that the survey participation was non remunerative. Formally, 500 questionnaires were distributed and get back 441 questionnaires with response rate of 88.20%. Finally, 387 usable responses (with valid response rate of 77.40%) were considered for further analysis, excluding incomplete and extreme valued questionnaires.

Measures

Measures of Cyber laws implications

Due to paucity of measurement items and single construct, through focus group discussion and review of literature, the measurement items of cyber laws implications were developed. A systematic literature review (year by year) was conducted with the help of Google scholar search engine. In case of focus group discussion, a group was formed consisting academics, online buyers, and online retailers. In the beginning of the discussion, the concept of cyber laws and its' implications were discussed. Moreover, literatures contained cyber laws' concept, importance, and implications were distributed among the members of the focus group. To carry out the focus group discussion, the floor was opened to all members and asked for completing an open ended questionnaire. Initially, 9 items of cyber laws implications were developed. After checking the validity and reliability of the questionnaires through pilot study among 35 actual online shoppers having Cronbach's alpha composite reliability (CR), average variance extracted (AVE) values greater than recommended threshold of 0.70 (Melkamu Asaye et al., 2022), and experts review, 3 items of cyber laws implications were selected for formal survey.

Measures for other constructs

The current study adopted previous validated measurement items of perceived usefulness, perceived ease of use, and online shopping intentions and slightly modified to fit into the research context. Three measurement items of perceived usefulness was borrowed from Pillai et al., (2020). Also, the current study used measurement items recommended by Pillai et al., (2020), where, three items for each perceived ease of use and online shopping intentions were used. It is important to note that all measurement items were evaluated using five-point Likert scale, where "5" denotes strongly agree and "1" denotes strongly disagree.

Data analysis

A two way approach suggested by Anderson and Gerbing (1988) was used for confirmatory factor analysis (CFA) and partial least squares structural equation modeling (PLS-SEM) to test the hypothesized relationships using Smart PLS 3.3.3.

Table 1. Demographic profile of respondents (n = 387)

Variable	n	Percentage (%)
Gender		
Male	206	53.22
Female	181	46.78
Age (years)		
20 to 40	194	50.12
41 to 60	160	41.35
60 or above	33	08.53
Monthly income (BDT)		
Below 30000	148	38.24
30000-60000	175	45.22
Above 60000	64	16.54
Marital status		
Single	156	40.31
Married	222	57.36
Divorced/widowed	09	02.33
Education level		
Undergraduate	82	21.19
Graduate or above	305	78.81

Results and Discussion

The respondents' demographic characteristics presented in Table I show that 53.22% (n = 206) respondents were male and rest 46.78% (n = 181) were female. The majority respondents' (50.12%, n= 194) age is between 20 to 40 years and only 8.53% (n = 33) respondents' age is above 60 years. In case of monthly income, 38.24% (n = 148), 45.22% (n = 175), and 16.54% (n = 64) respondents' income were respectively below BDT 30000, between 30000 and 60000, and above 60000. Among the respondents' 40.31% (n = 156) were single, 57.36% (n = 22) were married, and 02.33% (n = 09) were divorced/widowed. In case of education level, 21.19% (n = 82) respondents were undergraduate and 78.81% (n = 305) respondents were graduate or above.

Measurement model

Partial least squares structural equation modeling (PLS-SEM) which is popularly used in social science studies for non-normal data and small as well as large sample sizes is used for testing the conceptual model of the study (Ali et al., 2018). To test the measurement model, the measurement properties for the reflective latent constructs' multiple indicators are calculated. Higher internal consistency of all constructs is determined calculating the Cronbach's alpha value higher than 0.70 (Nunnally, 1967). As per Table II, the Cronbach's alpha values of all constructs are in the range between 0.884 and 0.962, which is greater than threshold value of 0.70 (Nunnally, 1967). Further, the CR (composite reliability) values presented in Table II range between 0.928 and 0.975 greater than threshold value of 0.60 (Hair, 2009)confirm the all constructs' reliability and internal consistency. To verify the convergent validity, the AVE of all constructs (average variance extracted) is calculated presented as Table II higher than threshold value of 0.50 (Hair Jr et al., 2021), indicating adequate level of convergent validity.

Table 2. Measurement model results

Constructs/Items	Factor loadings	Cronbach's alpha (α)	Composite reliability (CR)	Average variance extracted (AVE)
Perceived usefulness				
Online shopping would be helpful in saving my time.	0.967			
Online shopping would improve my shopping performance.	0.984	0.962	0.975	0.928
Online shopping would enhance my effectiveness in shopping.	0.939			
Perceived ease of use				
For me, it is simple and effort-free to shop at online.	0.912			
It is easy to shop at online what I want it to shop for.	0.953			
I find online shopping is overall simple to shop.	0.834	0.884	0.928	0.812
Cyber Laws Implications				
Cyber laws implications prohibit online shopping risks.	0.936			
Cyber laws implications enhance my online shopping tendency.	0.957	0.919	0.948	0.858
Cyber laws implications encourage me to shop online.	0.886			
Online shopping intentions				
I will shop at online for my shopping.	0.905			
I am likely to suggest my friends shop at online.	0.961			
If I have a shop, I would shop online.	0.876	0.902	0.939	0.837

Discriminate validity is proved comparing the inter-correlations of the constructs with the off-diagonal values presented in Table III. As the shared variance values are lower than the corresponding AVE, the discriminate validity achieved.

Table 3. Results of discriminant validity and collinearity

	PU	PEOU	CLI	OSI
PU	***0.963***			
PEOU	0.309	***0.901***		
CLI	0.393	0.185	***0.927***	
OSI	0.393	0.410	0.450	***0.915***
VIF	1.498	1.113	1.252	1.324

Notes: PU = Perceived usefulness, PEOU = Perceived ease of use, CLI = Cyber laws implications, OSI = Online shopping intentions

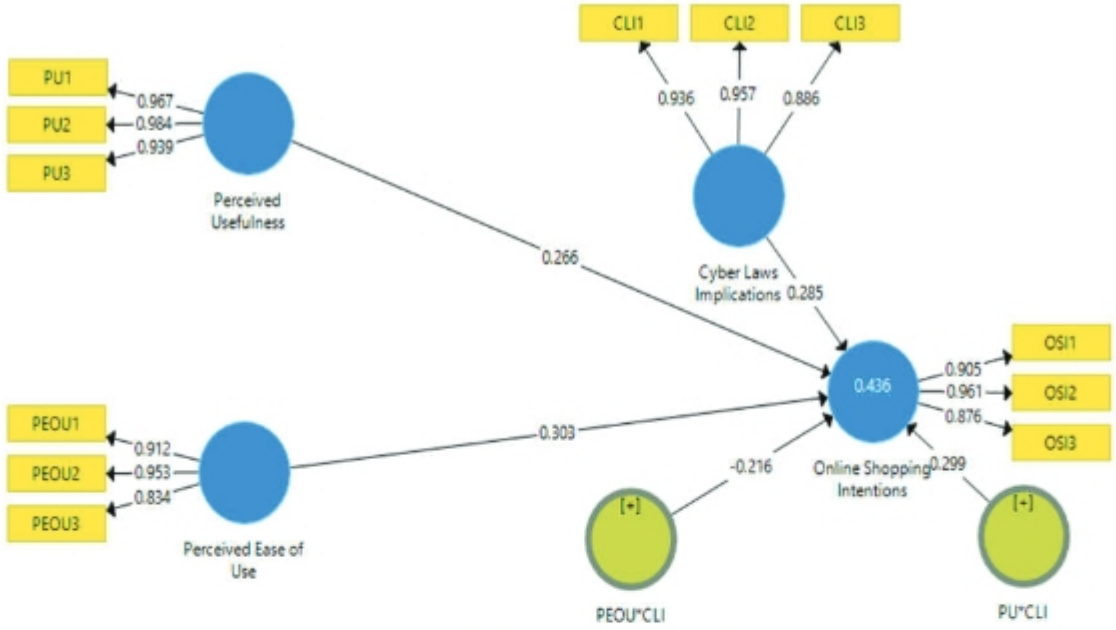

Figure 2. Measurement model

Structural model

After examining the reliability and validity of measurement model, the path analysis of the hypothesized relationships is conducted using structural model as results presented in Table IV. The hypothesized relationships are calculated in terms of path coefficients (β-beta), *T*-statistics, and *P*-value. The hypothesized results presented in Table-IV indicate that perceived usefulness has significant impact (H1) (β= 0.266, t= 5.633, p = 0.000) on online shopping intentions, which supports *H1*. According to the results, perceived ease of use significantly influnce online shopping intentions (H2) (β= 0.303, t= 7.549, p = 0.000), supporting *H2*. Further, results mention that between cyber laws implications is significantly related to online shopping intentions (H3) (β= 0.285, t= 6.262, p = 0.000), supporting *H3*.

Moderator is a third variable which intervenes the relationships between independent variables and dependent variables from the outside of the casual relationships. The multiplied effect of perceived usefulness with cyber laws implications has significant impact on online shopping intentions H3a (β= 0.285, t= 6.262, p = 0.000), supporting *H3a*. Thus, this result indicates that cyber laws implications significantly moderates the strength of the association between perceived usefulness and online shopping intentions. Moreover, the interaction effect of perceived ease of use with cyber laws implications significantly influence online shopping intentions (H3b) (β= -0.216, t= 5.930, p = 0.000), supporting *H3b*. Thus, cyber laws implications significantly moderate the link between perceived ease of use and online shopping intentions.

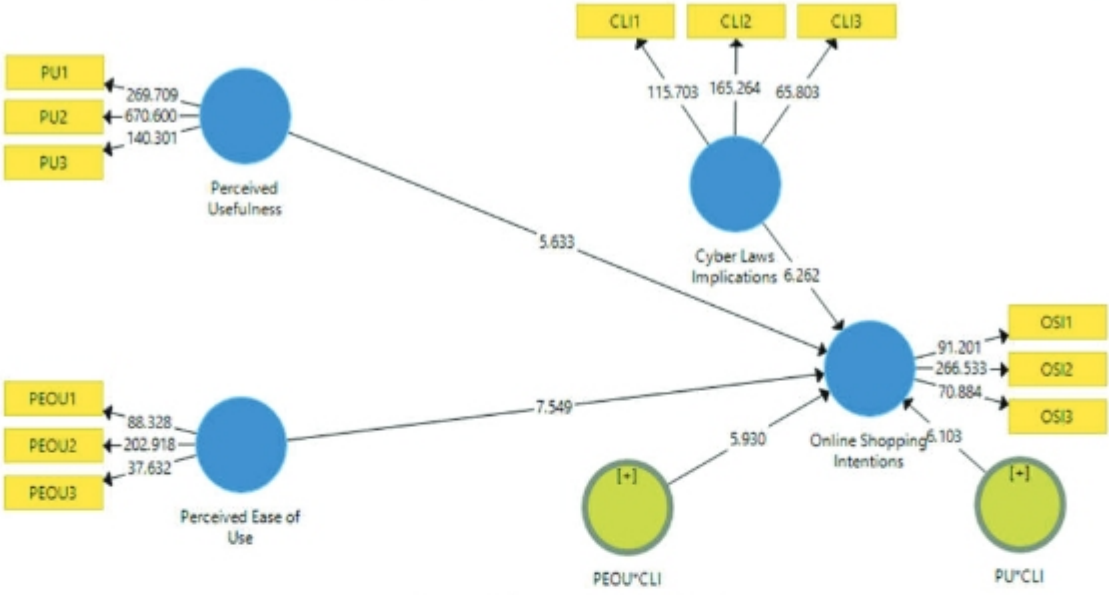

Figure 3. Structural model

Table 4. Path coefficients and hypothesis testing

Hypothesis	Relationships	Beta	T-Statistics	P-Values	Decisions
H1	Perceived Usefulness -> Online Shopping Intentions	0.266	5.633	0.000	Supported
H2	Perceived Ease of Use -> Online Shopping Intentions	0.303	7.549	0.000	Supported
H3	Cyber Laws Implications -> Online Shopping Intentions	0.285	6.262	0.000	Supported
H3a	PU*CLI -> Online Shopping Intentions	0.299	6.103	0.000	Supported
H3b	PEOU*CLI -> Online Shopping Intentions	-0.216	5.930	0.000	Supported

This is the first study which examines customers' online shopping intentions adding context specific variable- cyber laws implications to the TAM model, leaving both theoretical and practical implications for academics and industry policymakers.

Theoretical implications

As the retail sector is competitive due to emergence of high-end technologies such as online retail technologies- internet based selling, virtual retailing, and mobile retailing, scholars have specifically examined the retail industry-related artificial intelligence based technologies (Pillai et al., 2020). Existing studies have mainly focused applications of smart technologies such as applications in supply chain management (Massaro, 2021; Pillai et al., 2020); role of cyber laws and mitigation strategies in Pakistan (Awan et al., 2019); reason of cyber crime and the laws regarding prevention in Bangladesh(Ahmed et al., 2017). Aligned with these studies, the current study has explored the effects of cyber laws' implications on customers' online shopping intentions. As such, the current study has examined the effects of perceived usefulness and perceived ease of use on online shopping intentions, contributing uniquely to

consumer behavior literature and online consumption behaviors. Furthermore, the current study has investigated the moderating effect of cyber laws implications among the casual relationships among perceived usefulness, perceived ease of use, and online shopping intentions. Interestingly, these findings are unique and new to online shopping literatures in Bangladesh.

Practical implications

This study has found that customer's perceptions and usage of online shopping are influenced by customers' technologies adoption behaviors, which help online retailers suggesting several managerial actions to be taken. First, online retailers should deeply understand and improve positive customers' perceptions which can significantly influence customer's online purchase intentions. Second, online retailers should ensure about the practice of cyber laws' implications in online retailing businesses, because cyber laws implications can help in protecting customers' rights in online transactions. Finally, online retailers should emphasize on develop a promotional campaign, focusing on price efficiency and time efficiency in online shopping transactions.

Limitations and future work

Although the current study has several crucial implications, this study embraces a lot of limitations, providing suggestions for future research. First, the current study has been conducted in Bangladesh through survey research for a specific period, while future research can be conducted for a long time (longitudinal research approach). Second, the current study has investigated the customers' online shopping intentions, while future researches can investigate customers' online grocery shopping intentions, online green product purchase intentions, online cosmetic purchase intentions, and etc. Finally, the present study has examined customer's online shopping intentions using perceived usefulness, perceived ease of use, and cyber laws implications, while future researches can adopt other variables- customer value, trust, perceived risk, and service quality in exploring customer's online shopping intentions.

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